

Fee summary

	Value
Tax – Stamp duty or transaction Tax	0.00%
Lightyear – Execution Fee	€0.00
Lightyear – FX fee	0.35%
Lightyear – MMF fee	0.30%
Product – Transaction Costs	0.02%
Product – One-off costs	0.00%
Product – Ongoing charges	0.30%

How fees can affect your performance (same currency investment)

Hypothetical example assuming investing €5,000.00 for 5 years with 4.5% underlying growth of the instrument

	5Y % of initial investment	Value in EUR
Stamp Duty (one-off)	0.00%	€0.00
Taxes total	0.00%	€0.00
FX Fee (one-off)	0.00%	€0.00
Execution Fees (one-off)	0.00%	€0.00
MMF Fee (on-going)	0.00%	€0.00
Lightyear Fees total	0.00%	€0.00
Transaction Costs (on-going)	0.11%	€5.96
One-off costs (one-off)	0.00%	€0.00
Ongoing charges (on-going)	1.77%	€88.93
Product Fees total	1.89%	€94.89
Total after 5 years		€6,136.09
Total impact of fees	-1.89%	-€94.82
Total after 5 years without fees		€6,230.91

How fees can affect your performance (including FX transaction)

Hypothetical example assuming investing €5,000.00 for 5 years with 4.5% underlying growth of the instrument

	5Y % of initial investment	Value in EUR
Stamp Duty (one-off)	0.00%	€0.00
Taxes total	0.00%	€0.00
FX Fee (one-off)	0.35%	€17.50
Execution Fees (one-off)	0.00%	€0.00

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	5Y % of initial investment	Value in EUR
MMF Fee (on-going)	0.00%	€0.00
Lightyear Fees total	0.35%	€17.50
Transaction Costs (on-going)	0.11%	€5.94
One-off costs (one-off)	0.00%	€0.00
Ongoing charges (on-going)	1.77%	€88.62
Product Fees total	1.89%	€94.56
Total after 5 years		€6,114.61
Total impact of fees	-2.32%	-€116.30
Total after 5 years without fees		€6,230.91